

## **DETAILED ACTION**

### ***Response to Argument***

3. Applicant's arguments filed on August 17, 2009 have been fully considered but they are not persuasive.

Applicant's argue on pages 5-8 of the response that the disclosure of Chapman's unique code and not same as apriori reference image quality data.

The examiner disagrees. The specification of the instant application define the apriori reference image quality data as representative of either at least one characteristic of the pre-printed information contained in at least one field of the check 30 or at least one characteristic of at least one encoded symbol on the check 30 or both (page 4). And unique code in Chapman is generated based on selected character (col. 3 and 4 of Chapman, check number field is usually pre-printed)

Therefore, unique code of Chapman reasonably is interpreted as the apriori reference image quality data recited in claim 1.

***Claim Rejections - 35 USC § 102***

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1, 2, 11 and 14 are rejected under 35 U.S.C. 102(b) as being anticipated by US Patent 5,432,506 to Chapman.

With respect to claim 1, Chapman teaches, sheet material having a first area portion (Fig. 1, ref. label 10, Check number field), and a second area portion (Fig. 1, ref. label 18, unique code) which is different from the first area portion;

means defining at least one symbol which is pre-printed on the first area portion of the sheet material (Fig. 1, ref. label 10, Check number field); and

means for storing on the second area portion of the sheet material encoded information including apriori reference image quality data (Fig. 1, ref. label 18, unique code) which is representative of at least one image quality, characteristic of associated with the at least one symbol which is pre-printed on the first area portion of the sheet material (col. 3 line 40 – col. 5 line 3).

With respect to claim 2, Chapman teaches, sheet material having a first area portion (Fig. 1, ref. label 10, Check number field) and a second area portion (Fig. 1, ref. label 18, unique code) which is different from the first area portion;

at least one symbol which is other than a magnetic ink character recognition (MICR) code line and which is pre-printed on the first area portion of the sheet material (Fig. 1, ref. label 10, Check number field); and

means for storing on the second area portion of the sheet material encoded information including apriori reference image quality data (Fig. 1, ref. label 18, unique code) which is representative of at least one image quality characteristic of associated with the at least one symbol which is other than a MICR code line and which is pre-printed on the first area portion of the sheet material col. 3 line 40 – col. 5 line 3).

With respect to claim 11, Chapman teaches, storing on the second area portion of the financial document encoded information including apriori reference image quality data (Fig. 1, ref. label 18, unique code) which is representative of an image quality characteristic of associated with at least one symbol which is pre-printed on the first area portion (col. 3 line 40 – col. 5 line 3, representative of check number field) of the financial document;

receiving image data which is representative of the image of the financial document (Fig. 2, ref. label 22);

retrieving the stored apriori reference image quality data from the encoded information stored on the second area portion of the financial document (Fig. 2, ref . label 23);

comparing the retrieved apriori reference image quality data with the received image data to determine the image quality of the symbol which is pro-printed on the first area portion of the financial document (Fig. 2, ref . label 24); and

providing an indication of quality of the image of the financial document based upon the comparison of the retrieved apriori reference image quality data with the received image data (Fig. 2, ref . label 25, accept or reject).

With respect to claim 14, Chapman teaches, storing on the second area portion of the check encoded information including apriori reference image quality data data (Fig. 1, ref. label 18, unique code) which is representative of an image quality characteristic associated with a symbol which is other than a magnetic ink character recognition (MICR) code line and which is pre-printed on the first area portion of the check (col. 3 line 40 – col. 5 line 3, representative of check number field);

receiving image data which is representative of the image of the check (Fig. 2, ref . label 22);

retrieving the apriori reference image quality data from the encoded information stored on the second area portion of the financial document (Fig. 2, ref . label 23);

comparing the retrieved apriori reference image quality data with the received image data to determine the image quality of the symbol which is other than a MICR

code line and which is pre-printed on the first area portion of the check (Fig. 2, ref . label 24); and

providing an indication of quality of the image of the check based upon the comparison of the retrieved apriori reference image quality data with the received image data (Fig. 2, ref . label 25, accept or reject).

### ***Conclusion***

3. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Randolph Chu whose telephone number is 571-270-

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1145. The examiner can normally be reached on Monday to Thursday from 7:30 am - 5 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vikram Bali can be reached on 571-272-7415. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

RIC/

/Anand Bhatnagar/  
Primary Examiner, Art Unit 2624  
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